

## ABSTRAK

Skripsi dengan judul “Strategi Penanganan Pembiayaan Bermasalah Dampak Covid-19 Di PT.BANK BRISYARIAH KK Kediri Tulungagung” yang ditulis oleh Melinda Ayu Saputri, NIM. 12401173138”, dengan pembimbing Ahmad Budiman, M.S.I

Wabah Covid-19 yang melanda Indonesia mengakibatkan para pelaku usaha mengalami dampaknya sehingga menyebabkan munculnya risiko pembiayaan yang ditandai dengan tidak lancarnya anggota atau nasabah menyelesaikan kewajibannya kepada pihak perbankan yang disebut dengan pembiayaan bermasalah. Sehingga diperlukan strategi penanganan pembiayaan bermasalah yang tepat agar situasi kinerja bank tetap terjaga dalam situasi pandemi Covid-19.

Atas dasar ini, peneliti tertarik untuk meneliti (1) bagaimana Covid-19 bisa menyebabkan pembiayaan bermasalah? (2) bagaimana strategi penanganan pembiayaan bermasalah dampak wabah pandemi Covid-19? serta (3) bagaimana hambatan dan solusi dalam penanganan pembiayaan bermasalah dampak Covid-19? Sedangkan tujuan penelitian ini adalah (1) mendeskripsikan Covid-19 bisa menyebabkan pembiayaan bermasalah, (2) mendeskripsikan strategi penanganan pembiayaan bermasalah dampak wabah pandemi Covid-19 dan (3) mendeskripsikan hambatan dan solusi dalam penanganan pembiayaan bermasalah dampak Covid-19.

Penelitian ini merupakan penelitian kualitatif dengan pendekatan deskriptif. Metode pengumpulan data menggunakan observasi, wawancara, dan dokumentasi. Analisis data menggunakan teori Miles dan Huberman yaitu reduksi data, Display Data/penyajian data dan penarikan kesimpulan. Pengecekan keabsahan temuan menggunakan peningkatan ketekunan/kegigihan dan triangulasi sumber dan triangulasi teknik.

Hasil dari penelitian ini menyatakan bahwa (1) penyebab pembiayaan bermasalah di PT. BANK BRISYARIAH KK Kediri Tulungagung karena kebijakan menekan penyebaran virus oleh pemerintah dengan memberlakukan WFH, PSBB, serta kebijakan Lockdown sehingga memberikan dampak ekonomi secara nasional, dan menyebabkan usaha nasabah pembiayaan mikro mengalami penurunan income atau pendapatan, (2) strategi yang diterapkan PT. BANK BRISYARIAH KK Kediri Tulungagung guna menangani pembiayaan bermasalah dampak Covid-19 antarlain dengan menerapkan kebijakan *restrukturisasi* pembiayaan yang meliputi, penjadwalan kembali (*rescheduling*), persyaratan kembali (*reconditioning*), dan penataan kembali (*restructuring*) dengan mengedepankan cara-cara damai sebelum memberlakukan penyitaan jaminan (*eksekusi*). (3) Hambatan: ada nasabah yang tidak kooperatif dan tidak memiliki ikhtikad baik dalam menyelesaikan pembiayaan bermasalah. Solusi: dengan meningkatkan kehati-hatian dan ketelitian analisis pembiayaan 5C serta melaksanakan sosialisasi tentang kebijakan bank terkait munculnya pembiayaan bermasalah dampak pandemi Covid-19

**Kata Kunci:** Strategi, Pembiayaan Bermasalah, Pandemi Covid-19

## ABSTRACT

Thesis with the title "The Strategy for Handling Problematic Financing the Impact of Covid-19 at PT. BANK BRISYARIAH KK Kediri Tulungagung" written by Melinda Ayu Saputri, NIM. 12401173138 ", with supervisor Ahmad Budiman, M.S.I

The Covid-19 outbreak that hit Indonesia resulted in business actors experiencing its impact, causing the emergence of financing risk, which was marked by the failure of members or customers to complete their obligations to banks, which is known as problematic financing. So it is necessary to have a strategy for handling problematic financing appropriately so that the bank's performance situation is maintained in the situation of the Covid-19 pandemic.

On this basis, researchers are interested in researching (1) how Covid-19 can cause financing problems? (2) what is the strategy for handling problematic financing due to the Covid-19 pandemic? and (3) what are the obstacles and solutions in handling problematic financing due to the impact of Covid-19? While the objectives of this study are (1) to describe Covid-19 which can cause problematic financing, (2) to describe strategies for handling problematic financing due to the Covid-19 pandemic outbreak and (3) to describe obstacles and solutions in handling problematic financing due to Covid-19.

This research is a qualitative research with a descriptive approach. Methods of data collection using observation, interviews, and documentation. Data analysis used the theory of Miles and Huberman, namely data reduction, data display/data presentation and conclusion drawing. Checking the validity of findings using increased persistence/tenacity and source triangulation and technique triangulation

The results of this study state that (1) the cause of problematic financing at PT. BANK BRISYARIAH KK Kediri Tulungagung is due to the government's policy to suppress the spread of the virus by imposing WFH, PSBB, and Lockdown policies so that it has a national economic impact, and causes businesses to experience a decrease in income or income, (2) the strategy implemented by PT. BANK BRISYARIAH KK Kediri Tulungagung to handle problematic financing due to the impact of Covid-19, among others, by implementing a financing restructuring policy which includes rescheduling, reconditioning, and restructuring by promoting peaceful methods before imposing a bail foreclosure (execution). (3) Barriers: there are customers who are not cooperative and do not have good faith in resolving problem financing. Solution: by increasing prudence and accuracy of 5C financing analysis and conducting socialization on bank policies related to the emergence of problematic financing due to the Covid-19 pandemic

**Keywords:** Strategy, Problem Financing, the Covid-19 Pandemic